We claim:

1. A data processing system for issuing electronic certificates created by an operator, and for permitting the storing and retrieval of data pertaining to the certificates entered by users of a communicating first set of remote computer terminals, comprising:

a service system including a first computer processor for processing data and a first computer storage system for storing data on a storage medium;

an issuer system including a second computer processor for processing data and a second computer storage system for storing data on a storage medium, the issuer system permitting the operator to provide the service system with instructions for issuing a predetermined type and number of the electronic certificates;

the service system being in selective electrical communication with both the issuer system and each of the remote computer terminals;

preselected identification data stored within either the first or the second computer storage systems and useable by either the first or the second computer processor for providing the first computer processor with appropriate instructions for associating each of the issued electronic certificates with one or more

identifying symbols; and

controllably access the electronic certificates.

- 2. The data processing system of Claim 1, wherein the remote computer terminals permit consumer data entered by the remote computer terminal users to be transmitted to either the service system or the issuer system.
- 3. The data processing system of Claim 1, wherein the first computer processor permits the electronic certificates previously associated with the identifying symbols to be transmitted from the service system to the issuer system.
- 4. The data processing system of Claim 1, wherein the electronic certificate is a redeemable coupon.
- 5. The data processing system of Claim 4, wherein the remote computer terminal is operably connected to a printer, permitting the printing of electronic certificates that constitute redeemable coupons, with each redeemable coupon corresponding to a particular product.
  - 6. The data processing system of Claim 5, further comprising

a second set of remote computer terminals in electrical communication with the service system for selectively receiving the coupon transmitted from the service system, the second set of remote computer terminals providing instructions indicating that the coupons can be redeemed upon the purchase of the products corresponding to the coupons by the user.

- 7. The data processing system of Claim 1, wherein the identifying symbols associated with each electronic certificate include an expiration date, a unique certificate serial number, and a personal identification number capable of reproduction in barcode form.
- 8. The data processing system of Claim 1, wherein the service system can automatically review, store and provide to the issuer system: (i) preselected consumer data entered by the remote computer terminal users; or (ii) data pertaining to the use, issuance or revisions to the electronic certificates.
- 9. The data processing system of Claim 1, wherein the number of certificates which can be accessed by the remote computer terminal users is controllably restricted.

10. A system for creating electronic certificates that can be accessed by remote users, comprising:

a computer system linked to remote users for processing and storing data, the computer system capable of creating a plurality of electronic certificates, each of the electronic certificates containing transaction data and unique identification data, the electronic certificates being selectively accessible to the remote users.

11. A data processing system for issuing electronic certificates created by an operator, and for permitting the storing and retrieval of data pertaining to the certificates entered by users of communicating remote computer terminals, comprising:

a service system including means for processing data and for storing data;

an issuer system including means for processing data and for storing data, the issuer system permitting the operator to provide the service system with instructions for issuing a predetermined type and number of the electronic certificates;

the service system being in selective electrical communication with both the issuer system and each of the remote computer terminals; and

preselected identification data stored within either the issuer or the service system, for providing the service system with

appropriate instructions for associating each of the issued electronic certificates with one or more identifying symbols.

12. A system for creating an electronic certificate containing transaction data and identification data, comprising:

a service system including means for processing data and for storing data;

an issuer system including means for processing data and for storing data, the issuer system transmitting electronic certificates containing the transaction data to the service system; and

the service system receiving the electronic certificates containing the transaction data, and associating each electronic certificate with the identification data.

13. A data processing system for issuing electronic certificates created by an operator, and for permitting the storing and retrieval of data pertaining to the certificates entered by users of communicating remote computer terminals, comprising:

an issuer system located at an issuer site and including a first computer processor for processing data and a first computer storage system for storing data on a storage medium, the second computer processor permitting the issuance of a predetermined number of the electronic certificates, each of the

electronic certificates having transaction data;

an operator system located at a service site and including a second computer processor for processing data and a second computer storage system for storing data on a storage medium, the operator system being in electrical communication with both the issuer system and the remote computer terminals and permitting each of the electronic certificates to be associated with identification data;

the operator system permitting the remote computer terminal users to access the electronic certificates, and to select certificates for downloading at the remote computer terminal site;

the operator system also nearly simultaneously storing consumer data transmitted from the remote computer terminal users, and permitting the selective access of this data by the issuer system.

- 14. A process for providing an interactive marketing system capable of using electronic certificates that can be accessed online by remote computer terminals linked within a computer network, comprising the steps of:
- a. providing an online network including an issuing site having a first computer processor and a first computer storage system, and a service site having a second computer processor and a second computer storage system, the issuing site and the service

each of the remote computer terminals being in electrical communication;

- b. send instruction from the issuing suite to the service site for issuing a predetermined number of electronic certificates, each of the certificates including transaction data;
- c. transmitting the data pertaining to the electronic certificates to the service site, and creating updated electronic certificates by providing the issued electronic certificates with identification data;
- d. transmitting the data pertaining to the updated electronic certificates to the service site.
  - 15. The process of Claim 14, further comprising the steps of:
- e. providing the service site with consumer data transmitted from the remote computer terminals;
- f. transmitting the consumer data from the service siteto the issuing site; and
  - g. repeating steps b.-f.
- 16. The process of Claim 14, further comprising the step of selectively organizing the consumer data, and selectively transmitting this data to either the issuing site or the service site.

- 17. A process for selectively storing, retrieving and transmitting reservation data, comprising the steps of:
- a. providing a computer operating system including an issuing site with an issuing computer having an initial set of reservation instructions, and a service site with a service computer also having the initial set of reservation instructions, the issuing and service computers of the computer operating system being in electrical communication;
- b. transmitting updated reservation data from remote computer terminals electronically linked to the service computer, the updated reservation data being used by the service computer to revise the initial set of reservation instructions, resulting in a revised set of reservation instructions contained within the service computer;
- c. transmitting the data pertaining to the revised set of reservation instructions from the service computer to the issuing computer; and
  - d. selectively repeating steps b. and c.
- 18. The process of Claim 17, wherein the data pertaining to the reservation instructions is contained within the service computer as an electronic reservation coupon, and further comprising the step of printing the reservation coupon.

19. A data processing system for issuing electronic certificates by an operator, and for permitting the storing and retrieval of data pertaining to the certificates entered by users of communicating remote computer terminals, comprising:

a service system including means for processing data and for storing data;

an issuer system including means for processing data and for storing data, the issuer system permitting the operator to provide the service system with instructions for conditionally issuing a predetermined type and number of the electronic certificates;

the service system being in selective electrical communication with both the issuer system and each of the remote computer terminals;

preselected identification data stored within either the issuer or the service system, for providing the service system with appropriate instructions for associating each of the issued electronic certificates with one or more identifying symbols; and

the service system conditioning the issuance of the electronic certificates upon the entry of specific consumer data requested of the remote computer terminal user by the service system.